Title: Automated Loan Risk Assessment System
            and Method
Inventor(s):   Halper et al.
Appln. No.   To be assigned
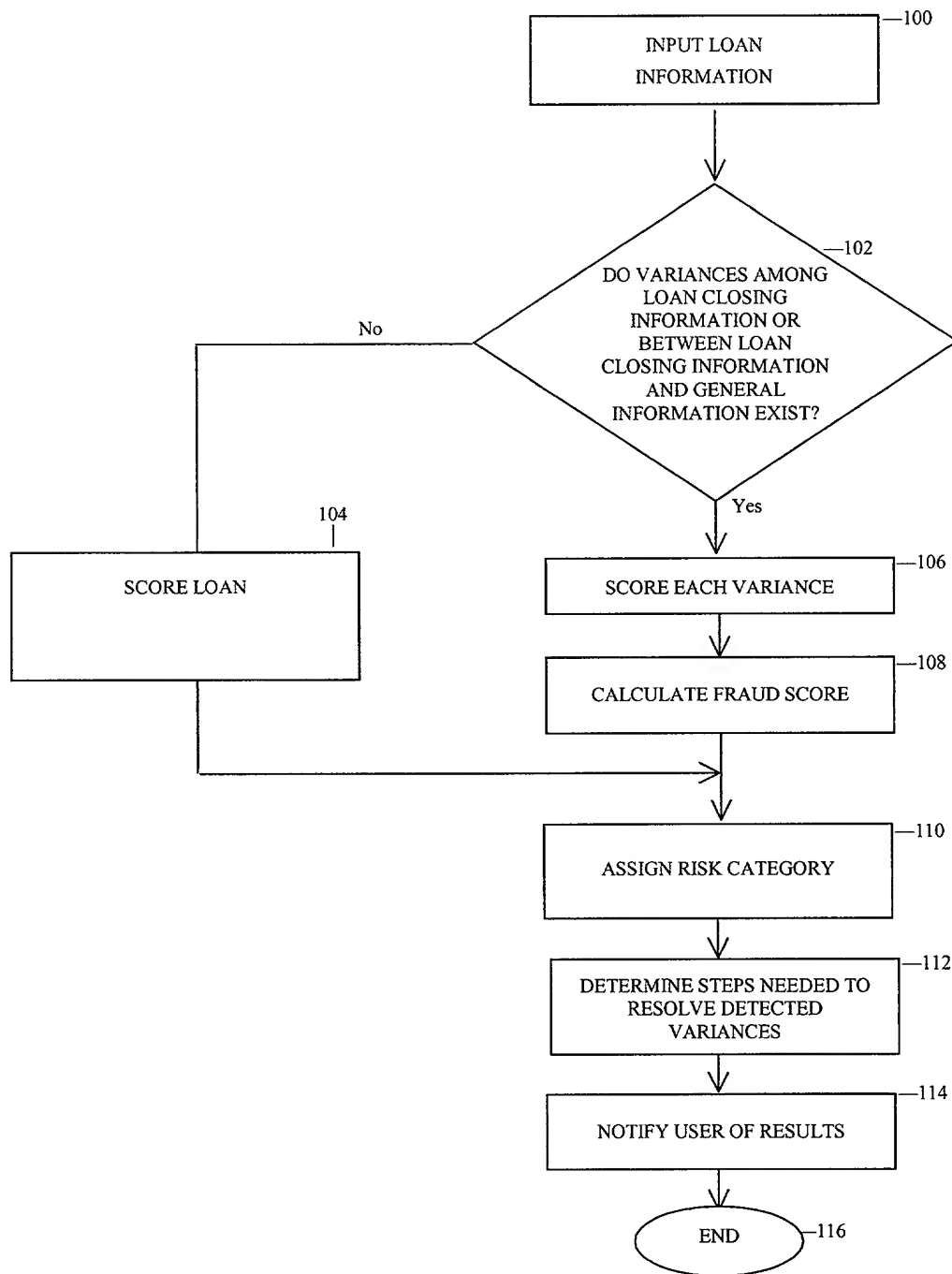Docket #   42666/29384

FIGURE 1

1726477

Title: Automated Loan Risk Assessment System
           and Method
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Docket #   42666/29384

INPUT LOAN
INFORMATION ——100

DO VARIANCES AMONG
LOAN CLOSING
INFORMATION OR
BETWEEN LOAN
CLOSING INFORMATION
AND GENERAL
INFORMATION EXIST? ——102

No

Yes

SCORE LOAN 104

SCORE EACH VARIANCE ——106

CALCULATE FRAUD SCORE ——108

ASSIGN RISK CATEGORY ——110

DETERMINE STEPS NEEDED TO
RESOLVE DETECTED
VARIANCES ——112

NOTIFY USER OF RESULTS ——114

END ——116

FIGURE 2

Title: Automated Loan Risk Assessment System and Method

Inventor(s): Halper et al.

Appln. No. To be assigned

Docket # 42666/29384

BORROWER 2 INFORMATION

DISSCO ID: DISSCO20002013123   LOAN NUMBER: 123456789

GENERAL INFORMATION

72 →

Last Name	WALTER	Middle Name	MICHELLE
First Name	CONNIE	Social Security #	222-22-2222
Phone Number	301-777-5553	Age	38
U.S. Citizen ☑			

CURRENT RESIDENCE

74 →

☐ Same As Subject Property   ☐ Same As Borrower

St. Number	1212	St. Direction	North
St. Name	MAIN	St. Type	STREET
Post Direction	Direction	Unit #	
City	AURORA	State Colorado	Zip 80055

70→

EMPLOYER 1 INFORMATION

Employer Name	AURORA INC.		
Phone Number	301-111-1111	Position	MANAGER
Monthly Base Income	1500	Monthly Total Income	1500
Self Employed ☐		Years On Job	6

76 →

EMPLOYER 1 ADDRESS

St. Number	1111	St. Direction	South
St. Name	NEW	St. Type	AVENUE
Post Direction	Direction	Unit #	
City	AURORA	State Colorado	Zip 80013

EMPLOYER 2 INFORMATION

Employer Name			
Phone Number		Position	
Self Employed ☐		Years On Job	

78→

EMPLOYER 2 ADDRESS

St. Number		St. Direction	Direction
St. Name		St. Type	Street Type
Post Direction	Direction	Unit #	
City		State State	Zip

80 ——— **Save Data**   **Cancel** ——— 82

FIGURE 3

Title: Automated Loan Risk Assessment System
and Method
Inventor(s): Halper et al.
Appln. No. To be assigned
Docket # 42666/29384

```
                        ┌─────────────────────┐ ─200
                        │    INPUT LOAN       │
                        │    INFORMATION      │
                        └─────────────────────┘
                                  │
                                  ▼
                          ╱───────────────╲ ─202
                         ╱  DO VARIANCES    ╲
                        ╱     AMONG          ╲
            No         ╱   LOAN CLOSING       ╲
        ┌─────────────│  INFORMATION OR       │
        │             ╲  BETWEEN LOAN         ╱
        │              ╲ CLOSING INFORMATION ╱
        │               ╲ AND GENERAL       ╱
        │                ╲INFORMATION EXIST?╱
        │                 ╲───────────────╱
        │                        │ Yes
    204 │                        ▼
   ┌────────────┐         ┌─────────────────────┐ ─206
   │ SCORE LOAN │         │  SCORE EACH VARIANCE│
   └────────────┘         └─────────────────────┘
        │                        │
        │                        ▼
        │                 ┌─────────────────────┐ ─208
        │                 │ CALCULATE FRAUD SCORE│
        │                 └─────────────────────┘
        └────────────────────────┼
                                 ▼
                          ┌─────────────────────┐ ─210
                          │OBTAIN UNDERWRITING   │
                          │       SCORE          │
                          └─────────────────────┘
                                 │
                                 ▼
                          ┌─────────────────────┐ ─212
                          │  OBTAIN PROPERTY     │
                          │  VALUATION SCORE     │
                          └─────────────────────┘
                                 │
                                 ▼
                          ┌─────────────────────┐ ─214
                          │CALCULATE COMBINED    │
                          │      SCORE           │
                          └─────────────────────┘
                                 │
                                 ▼
                          ┌─────────────────────┐ ─216
                          │ ASSIGN RISK CATEGORY │
                          └─────────────────────┘
                                 │
                                 ▼
                          ┌─────────────────────┐ ─218
                          │DETERMINE STEPS NEEDED│
                          │  TO RESOLVE DETECTED │
                          │      VARIANCES       │
                          └─────────────────────┘
                                 │
                                 ▼
                          ┌─────────────────────┐ ─220
                          │NOTIFY USER OF RESULTS│
                          └─────────────────────┘
                                 │
                                 ▼
                              ╱───────╲ ─222
                             │   END   │
                              ╲───────╱
```
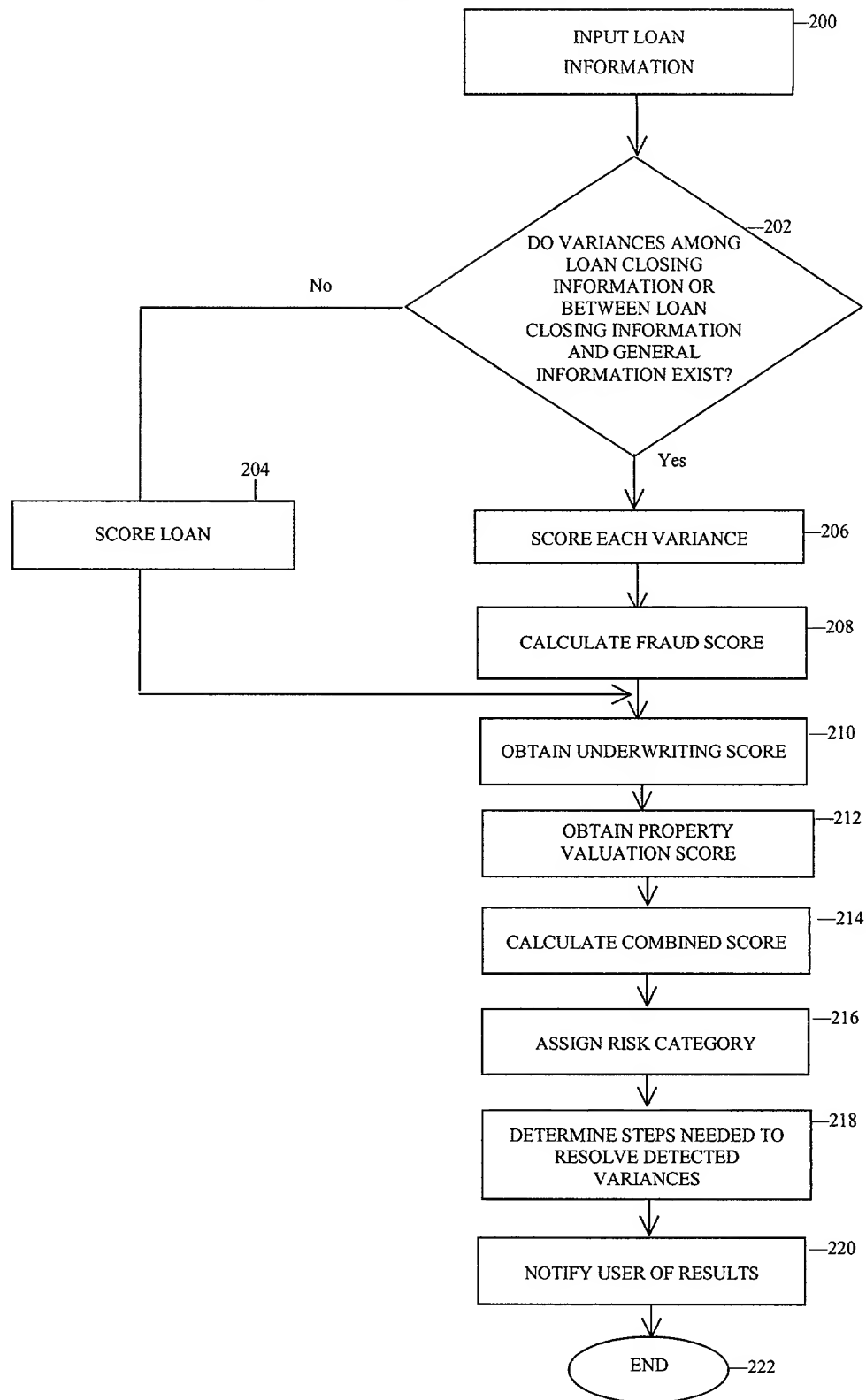
FIGURE 4

Title: Automated Loan Risk Assessment System
and Method

Inventor(s): Halper et al.

Appln. No. To be assigned

Docket # 42666/29384

Fraud Filter for Mortgage Insurance   (3.0)

DISSCLOSE CONFIRMATION PAGE

DATE: **05/04/2000 6:10:32 PM**

72 → DISSCO ID: **DISSCO20002013123**   LOAN NUMBER: **123456789**

BORROWER: **JOHN MOUSE**   Number of times loan was successfully scored: **3** — 78

82   80   84   86   90

INSURFILTER STATUS: **INVESTIGATE**   **INSURFILTER SCORE:** **320**

88

	Transgression	Description	*	Action to Resolve	*	
1.	Property value exceeds expected range	Possible flip	☐	Desktop review of the appraisal	☐	✔
2.	Effective date on MI does not reflect Loan closing date	Possible loan amount misrep.	☐	Verify Closing Documents	☐	✔

76 →

LEGEND:

*** - RESOLVED: Checked indicates satisfaction of condition and supporting ◄—70
documentation to be attached.**

☐- COMMENT FIELD

    ✔- Comment Available (Click to EDIT/VIEW a Comment).

    ✔ - No Comments (Click to ADD a Comment).

Description From Loan Application

LOAN NUMBER: 123456789

LOAN AMOUNT: $102,403.00   **ESTIMATED/APPRAISED VALUE:** $102,500.00

74 → **PURCHASE PRICE:** $102,403.00   **SUBORDINATE FINANCING:**

PURPOSE: PURCHASE   **PROPERTY TYPE:**   SINGLE FAMILY

OCCUPANCY: OWNER OCCUPIED   **APPLICATION DATE:**   05/03/2000

LTV: 100.00%   **CLTV:**   0.00%

Mortgage Insurance Application

75 →

Policy Number	Property Address	Loan Amount	Monthly Premium	Premium Amount
13494-0002-6				

Effective Date	First Payment Date	Premium Due Date	Occupancy	LTV

FIGURE 5